



Testimony of Adam Zimmerman, President and CEO, Craft3

Before the Oregon State Legislature, House Committee on Water
Regarding the Performance of the Oregon Affordable Septic Loan Program
September 23, 2020



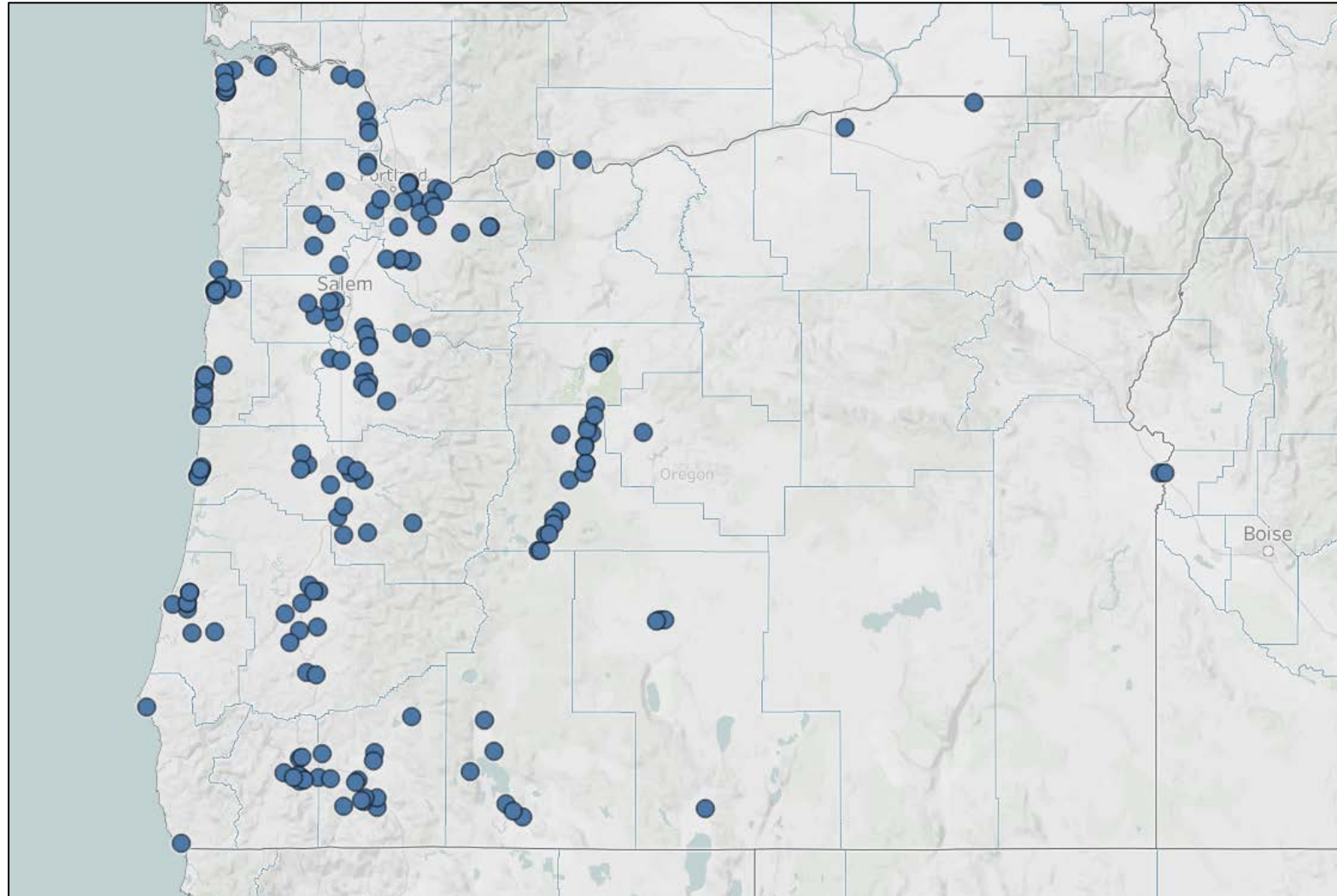
Summary

Oregon Affordable Septic Loan Program

State Award	Philanthropic and Craft3 Match	Total Value of Closed Loans	Average Loan Amount	Number of Loans
\$1,680,500	\$1,952,751	\$3,633,251	\$19,534	186
Low-Income Families Served	Cities	Counties	Wastewater Treated Annually (gallons)	Number of Charge Offs
58 (31%)	104	35	24,000,000	2

Impact Map

Oregon Affordable Septic Loan Program





Testimonial

Oregon Affordable Septic Loan Program

"I don't know what I would have done without the Craft3 loan. I live in a small cabin and the situation got so bad that I had no shower, I was taking hand baths, the kitchen backed up into the shower. There was so much going on financially at the time, Craft3 and this program was a lifesaver. I feel that God placed Craft3 in front of me and that is a real blessing, not just for me, for our entire Oregon family. I am grateful to Craft3 and the program."

- Borrower, loan closed in December 2019



Adam Zimmerman, President and CEO, Craft3

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